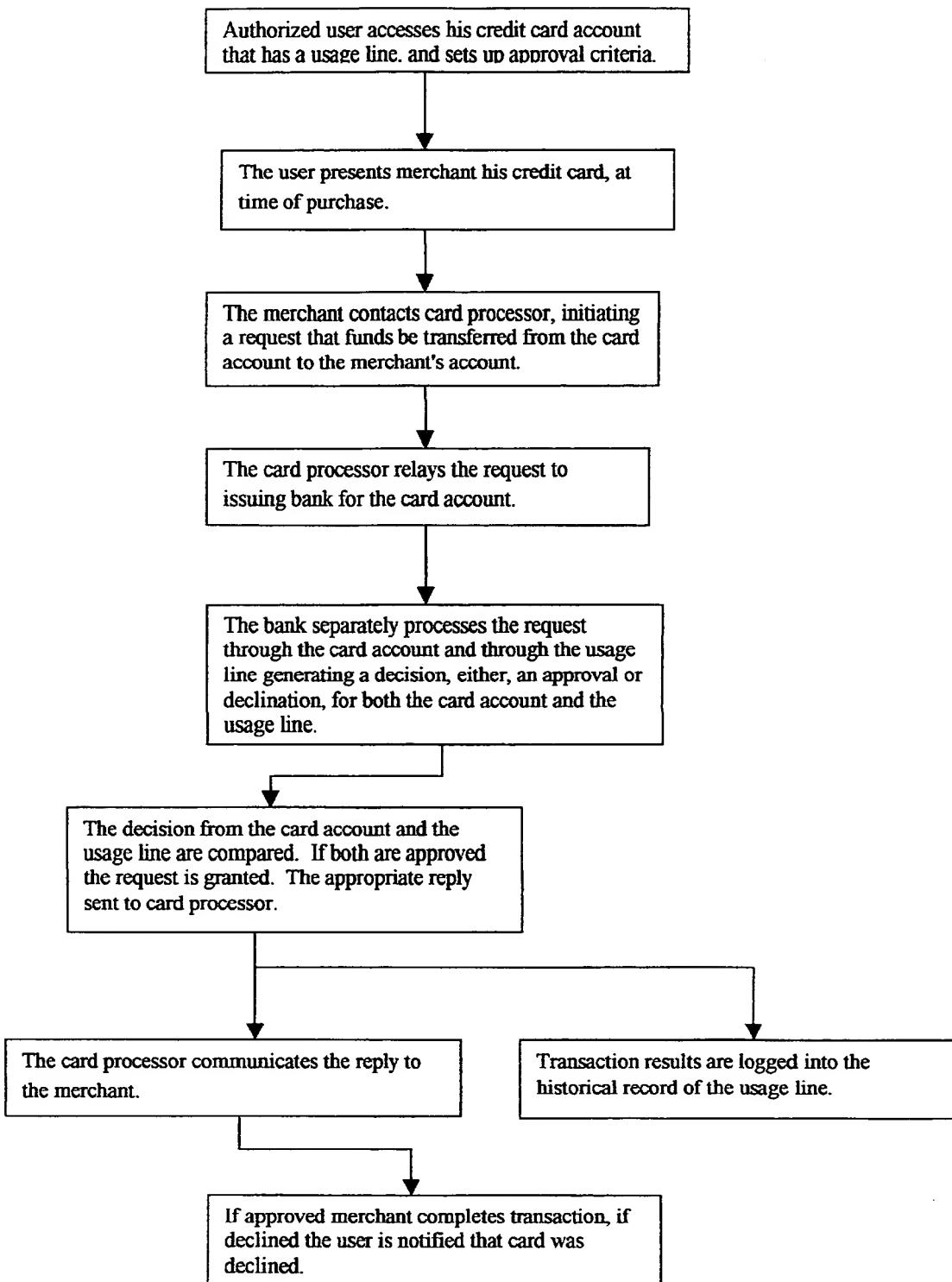


**FIG. 1**



*Fig. 2*

4 0 3 9 6 1 7 0 2 1 6 5 2 1 6 0

FIG. 3a

Tracking Parameters

Online Merchant      FREQUENCY OF USE      Merchant Approval

Keep track of:	Name <input checked="" type="checkbox"/>	Limit <input type="radio"/> <input checked="" type="radio"/> <input type="radio"/>	No Merchants are Approved Any Time	True <input type="radio"/>	False <input type="radio"/>	With Exception <input type="radio"/>
	Acct No.	Week	Exception 1 <input type="checkbox"/> All merchants only during the following time			
	Password	Time	Day	Month	Year	
	My Back	6:00 AM to 9:30 AM	1 - 31	January - December	2001	
	If Free	Exception 2 <input checked="" type="checkbox"/> The following merchants all the time.				Merchant
	If Free	Exception 3 <input checked="" type="checkbox"/> The following merchants during the specified time.				
	My Ans	Limit <input type="radio"/> <input checked="" type="radio"/> <input type="radio"/>	Name	Time	Day	Month of Current year
	3 apples	A	Merchant	7:00 AM to 8:30 AM	11 - 12	December
			Exception 4 <input type="checkbox"/> Only express User Approval allowed.			
					Contact	

FIGURE 3b

TRACKING PARAMETERS

Keep track of all trans  
IDENTITY

MERCHANT APPROVAL

Name \_\_\_\_\_

Acct N \_\_\_\_\_

Passw \_\_\_\_\_

My Ba \_\_\_\_\_

My Ar \_\_\_\_\_

Limit Frequency Of Use  
Per Week      Yes  no   
Per Day      Yes  no

If Frequency is exceeded contact me by email at \_\_\_\_\_  
Devoe@visian.com

If Frequency is exceeded contact me by telephone \_\_\_\_\_  
Do not call

Limit Amount of Single Purchase  
Amount is:

34  
33  
32  
31

**FIG. 3b**

0 0 0 0 0 0 0 0 0 0

34

32

33

31

TRACKING PARAMETERS		FREQUENCY OF USE		MERCHANT APPROVAL	
<u>History</u>		<u>Limit</u>		<u>TRUE</u> <input type="radio"/> <u>False</u> <input type="radio"/> <u>With Exception</u> <input checked="" type="radio"/>	
<u>Keep track of</u>	<u>No Mc</u>	<u>IDENTITY</u>			
<u>Name</u>	<u>Name</u> <input type="text" value="John H. Doe"/>		<u>PIN</u> <input type="text" value="6785"/>	<u>Year</u>	
<u>Eff.</u>					
<u>Init.</u>	<u>Acct No.</u> <input type="text" value="2244-2678-8976-9894"/>		<u>Exp Date</u> <input type="text" value="12/20"/>		
<u>Ke</u>	<u>Password</u> <input type="text" value="*****"/>		<u>Confirm Password</u> <input type="text" value="*****"/>		
<u>Ca</u>	<u>My Backup password question is</u>				
<u>Nam</u>	<input type="text" value="Breakfast?"/>				
	<u>My Answer is</u>				
	<input type="text" value="3 apples"/>				

*FIG. 3c*

			33				32				31
			IDENTITY			FREQUENCY OF USE			MERCHANT APPROVAL		
Name	Limit	No.	Mechants are Approved Any Time			True <input type="radio"/>	False <input type="radio"/>	With Exception <input checked="" type="radio"/>			
TRACKING PARAMETERS						ing time					
<u>History</u> Keep track of all transactions      yes <input checked="" type="checkbox"/> no <input type="radio"/> Name <input checked="" type="checkbox"/> Date <input checked="" type="checkbox"/> Transaction No. <input checked="" type="checkbox"/> Amount <input checked="" type="checkbox"/> Explanation <input checked="" type="checkbox"/>						Year <input type="text" value="201"/>					
<u>Efficiency</u> Initiate a test transaction ?      yes <input type="radio"/> no <input checked="" type="radio"/> Keep track of time necessary to issue approval ?      yes <input type="radio"/> no <input checked="" type="radio"/>						specified time. month of Current year <input type="text" value="December"/>					
<u>Cash Advance</u> Name of Bank <input type="text" value="Bank of America"/>						<input type="text" value="88786789455"/> <input type="text" value="Contact"/>					

**FIG. 3d**